

# Meet the RAMS Adelaide North East team



## Paul Sands, Home Loan Manager

Paul is a Home Loan Manager with our team at RAMS Adelaide North East. He has extensive knowledge across the banking and finance sectors, having assisted self-employed and business owners with their home loan and investment needs for more than 40 years.

Having worked with large lending institutions, Paul knows the frustrations that many business owners face when seeking finance. He knows it is important to be on hand for support throughout the home buying journey, whether that's during business hours, or at convenient times outside the normal working day. He understands business structures, cash flows and financial statements, and has supported complex refinancing solutions. He is passionate about helping business owners become home owners with the ability to use simplified paperwork.<sup>1</sup>

Paul has enjoyed a long career in finance and lending, a common thread being his long term support of small business clients. His approach to client relationship is an investment in their ongoing development, not just a one off service. Outside of work, he enjoys a game of golf, followed by a glass of red with his mates. He has two daughters and a passion for gardening.

## Qualifications

Credit Representative Number 504525


Certificate IV in Financial Services (Finance & Mortgage Broking) – NSW TAFE


ASIC Authorisation Tier 2 – NSW TAFE

## Locations

### Head office


Payneham South


 8253 1100

 88 Portrush Road  
Payneham South, SA 5070

### Branch office

Modbury

 8265 0031

 928 North East Road  
Modbury, SA 5092

